

# HIP

HOSPITALITY  
INSURANCE  
PROGRAM

## Employee Benefits

An immediate 10% premium savings for eligible members

Western Financial Group Insurance Solutions, in partnership with the British Columbia Hotel Association (BCHA), is proud to offer BCHA members access to our new and improved Employee Benefits Program.

### Strength in Numbers

True insurance is attained by spreading risk amongst many.

### Financial Efficiency

Fewer cost layers equate to immediate savings by dealing direct.

### Rate Stability

Stability is generated by spreading claims over the entire pool.

## Your Insurance Program

Our program provides comprehensive life, health and dental plans to over 1,600 independent Canadian businesses. We provide the product and all related services such as day-to-day administration, analytical support and ongoing service support. With all these services under one roof, the BCHA Program is superior to the traditional method of purchasing Employee Benefits coverage.

## BCHA Member Benefits

Cost Savings	<ul style="list-style-type: none"><li>• An immediate 10% premium savings for eligible members for equivalent coverage</li></ul>
Long-Term Rate Stability	<ul style="list-style-type: none"><li>• Stability is generated by spreading claims over the entire pool</li></ul>
Health Spending Accounts	<ul style="list-style-type: none"><li>• Added flexibility to cover additional medical expenses</li></ul>
Pay-Direct Drug/ Dental Card	<ul style="list-style-type: none"><li>• Provides each employee with a pay-direct drug card that pays for prescription drug and professional services electronically at the point of sale</li></ul>
Online Administration	<ul style="list-style-type: none"><li>• Plan sponsors can conveniently perform many administrative functions online</li></ul>
Program Flexibility	<ul style="list-style-type: none"><li>• Members will now have many different coverage options to choose from</li></ul>
Dedicated Customer Service	<ul style="list-style-type: none"><li>• Each member will have a dedicated Insurance Advisor to assist them</li></ul>

► **For more information, please contact:**

**NOLAN FRIESEN**

Vice President, Employee Benefits  
1-800-665-8990 ext. 7215  
nolan.friesen@westernfgis.ca

